

In re:
Jamye Gwen Keiser
Debtor

Case No. 18-18325-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Mar 01, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

Recip ID	Recipient Name and Address
db	+ Jamye Gwen Keiser, 4580 Jasmine Dr, Center Valley, PA 18034-8506

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 02 2024 01:32:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 02 2024 01:33:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14257205	EDI: CAPITALONE.COM	Mar 02 2024 06:09:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14272722	Email/PDF: bncnotices@becket-lee.com	Mar 02 2024 01:52:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14252648	EDI: DISCOVER	Mar 02 2024 06:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14409372	Email/Text: ECMCBKNotices@ecmc.org	Mar 02 2024 01:33:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14248300	EDI: IRS.COM	Mar 02 2024 06:09:00	IRS, Department of the Treasury, P.O. Box 7346, Phila., PA 19101-7346
14256883	EDI: JEFFERSONCAP.COM	Mar 02 2024 06:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14781953	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2024 01:28:13	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14253701	Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2024 01:29:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14276618	+ Email/Text: bankruptcy@marinerfinance.com	Mar 02 2024 01:32:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14267473	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2024 01:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14276019	EDI: PRA.COM	Mar 02 2024 06:09:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14278756	+ Email/Text: bncmail@w-legal.com	Mar 02 2024 01:33:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14256712	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 02 2024 01:33:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, Tx 76161-0244
14856662	+ Email/Text: BK@servicingdivision.com		

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Page 2 of 3

Total Noticed: 20

14279893	+ Email/Text: bncmail@w-legal.com	Mar 02 2024 01:32:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14270776	+ EDI: CBSTD	Mar 02 2024 01:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14273952	+ Email/Text: BK@servingdivision.com	Mar 02 2024 06:09:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
		Mar 02 2024 01:32:00	The Money Store Inc., 500 South Broad St, Suite 100A, Meriden CT 06450-6755

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Jamye Gwen Keiser claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Money Source Inc. bkgroup@kmllawgroup.com
JEROME B. BLANK	on behalf of Creditor The Money Source Inc. jblank@pincuslaw.com mmorris@pincuslaw.com
JOSHUA A. GILDEA	on behalf of Creditor Countryside at Saucon Community Association Inc. jgildea@flblaw.com, ccharlton@flblaw.com
MARK A. CRONIN	on behalf of Creditor THE MONEY SOURCE INC. bkgroup@kmllawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@fredreiglech13.com
THOMAS SONG	on behalf of Creditor The Money Source Inc. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-4

Date Recd: Mar 01, 2024

User: admin

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Page 3 of 3

Total Noticed: 20

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. wraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	Jamye Gwen Keiser	Social Security number or ITIN xxx-xx-0497
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 18-18325-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamye Gwen Keiser

2/29/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.